

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-21795  
Arkeith Smith and Cyntrina Hall-Smith Judge: MBK

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: August 23, 2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC    Initial Debtor: AJC    Initial Co-Debtor: CSS

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 400.00\* per month to the Chapter 13 Trustee, starting on September 1, 2021 for approximately 42\*\* months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Food stamps

\* with \$9.055.74 paid-to-date

\*\* for a total plan of 68 months

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
JENKINS AND CLAYMAN	ADMINISTRATIVE	BALANCE DUE: \$ *
		*All Court-approved fees, plus \$700.00 estimated fees, subject to Court approval

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Global Lending Services	2012 Toyota Venza	\$457.00	---	\$457.00	July 2019

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
United Auto Credit	2014 Chrysler 300	\$14,959.79

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Qiao Yang & Connection Property Management	\$0.00	Residential Lease	Rejected	\$0.00

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Trustee Standard Order \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 24, 2020.

Explain below **why** the plan is being modified:

To capitalize arrears that developed while Debtor Arkeith Smith was out of work due to COVID-19

Explain below **how** the plan is being modified:

Plan is being extended under the CARES Act

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 23, 2021

/s/ Arkeith J. Smith, Sr.  
Debtor

Date: August 23, 2021

/s/ Cyntrina S. Hall-Smith  
Joint Debtor

Date: August 23, 2021

/s/ Rhondi Lynn Schwartz  
Attorney for Debtor(s)

In re:  
Ar Keith J. Smith, Sr.  
Cyntrina S. Hall-Smith  
Debtors

Case No. 19-21795-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 24, 2021

User: admin  
Form ID: pdf901

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Total Noticed: 91

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db	+ Ar Keith J. Smith, Sr., 239 Jackson Street, Trenton, NJ 08611-1707
jdb	+ Cyntrina S. Hall-Smith, 28 Fawn Court, Lumberton, NJ 08048-4280
cr	+ Connection Property Management, LLC, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125
cr	+ Global Lending Services LLC, P.O. Box 340514, Tampa, FL 33694-0514
518299625	+ Aaron's Sales & Lease Ownership, PO Box 102746, Atlanta, GA 30368-2746
518299628	+ Burlington Anesthesia Associates, c/o Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
518299629	Burlington Woods/Genesis, PO Box 206894, Dallas, TX 75320-6894
518299630	+ Capital One, c/o Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725
518299632	+ Certegy/Marshalls, PO Box 30046, Tampa, FL 33630-3046
518299636	Children's Hospital of Philadelphia, Physician's Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017
518299637	+ Comcast, c/o Eastern Account System, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1170
518299640	+ Consumer Portfolio Services, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437
518299642	+ Diagnostic Pathology Consultants, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO BOX 7242, North Brunswick, NJ 08902-7242
518299644	+ Emergency Phy Assoc of S. Jersey, c/o Account Resolution Services, PO Box 189018, Plantation, FL 33318-9018
518387112	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
518299646	+ Firstline Financial, Inc., PO Box 895, Great Falls, VA 22066-0895
518299649	Geico, One Geico Plaza, Bethesda, MD 20810-0001
518299651	+ HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
518299652	Jefferson Capital Systems, LLC, c/o Synergetic Communication, Inc., 2700 East Seltice Way, Suite 4, Post Falls, ID 83854-6387
518299653	+ Larchmont Imaging, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
518299654	+ Lourdes Burlington County, 218 A Sunset Road, Willingboro, NJ 08046-1110
518299655	+ Lourdes Medical Associates, c/o Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
518299656	Macy's, c/o FMS Inc., PO BOX 707601, Tulsa, OK 74170-7601
518299659	+ Midland Funding, LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518299661	+ Monarch Recovery Management, Inc., PO Box 986, Bensalem, PA 19020-0986
518299664	+ NJ Department of Labor, PO BOX 951, Trenton, NJ 08625-0951
518323713	+ Nelline Smith, 30 Caraway Court, Lumberton, NJ 08048-4231
518299662	New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
518299663	New Jersey American Water, c/o PennCredit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
518375798	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518299665	+ Pediatrix Medical Group, c/o Focused Recovery Solutions, 9701 Metropolitan Court, Richmond, VA 23236-3690
518299667	#+ Penn Foster, c/o Ability Recovery Services, 921 Oak Street, Scranton, PA 18508-1235
518299666	+ Penn Foster, 14300 N. Northsight Boulevard, Scottsdale, AZ 85260-3674
518299668	Penn Medicine, c/o Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
518299669	+ Proactiv Solution, c/o RJM Acquisitions, LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
518299670	+ Progressive Garden State Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
518299674	+ Qiao Yang & Connection Property Mgmt, c/o Lori C. Greenberg, Esquire, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125
518299675	Radiology Assoc. of Burlington County, PO Box 447, Hainesport, NJ 08036-0447
518299676	+ Radiology Assoc. of Burlington County, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
518299678	+ Robert Wood Johnson Hamilton, c/o Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297

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518299677 + Robert Wood Johnson Hamilton, One Hamilton Place, Hamilton, NJ 08690-3599  
518299679 Salute, PO Box 105555, Atlanta, GA 30348-5555  
518299680 + Social Security Administration, 4240 Market Street, Philadelphia, PA 19104-3184  
518299683 + Superfresh Food Market, c/o Payliance, 3 Easton Oval, Suite 210, Columbus, OH 43219-6011  
518299690 TD Bank, Operations Center, PO Box 4000, Lewiston, ME 04243  
518299689 TD Bank, c/o Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129  
518299691 United Auto Credit, PO Box 660017, Dallas, TX 75266-0017  
518306311 + United Auto Credit Corporation, PO Box 163049, Fort Worth, TX 76161-3049  
518299693 Verizon/US Asset Management, Inc., c/o EOS CCA, PO Box 981008, Boston, MA 02298-1008  
518299694 Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857  
518299695 + Walmart, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
518299696 Webbank/Fingerhut, Jefferson Capital Systems, c/o Asset Recovery Solutions, LLC, 2200 East Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
518299697 Wells Fargo Bank, 1520 NJ-38 Bldg 3, Hainesport, NJ 08036

TOTAL: 53

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 24 2021 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 24 2021 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518312748	+ Email/Text: documentfiling@lciinc.com	Aug 24 2021 20:21:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518332019	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 24 2021 20:31:03	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518299634	+ Email/Text: tuscolsup@fisglobal.com	Aug 24 2021 20:22:00	Certegy/Marshalls, c/o Complete Payment Recovery Service, 11601 Roosevelt Blvd., N TA09, Saint Petersburg, FL 33716-2202
518299633	+ Email/Text: csrnm@thecmigroup.com	Aug 24 2021 20:22:00	Certegy/Marshalls, c/o Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739
518299635	+ Email/Text: bankruptcydepartment@tsico.com	Aug 24 2021 20:22:00	Cherry Hill Emergency Physicians, c/o NCO Financial Systems, PO Box 15273, Wilmington, DE 19850-5273
518299638	+ Email/Text: documentfiling@lciinc.com	Aug 24 2021 20:21:00	Comcast, 21 Beverly Rancocas Road, Willingboro, NJ 08046-2532
518299639	Email/Text: bankruptcy_notifications@ccsusa.com	Aug 24 2021 20:22:00	Comcast Cable, c/o Credit Collection Services, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
518323716	+ Email/Text: bankruptcy@consumerportfolio.com	Aug 24 2021 20:22:00	Consumer Portfolio Services, POB 57071, Irvine, CA 92619-7071
518299641	Email/Text: bankruptcydpt@mcmcg.com	Aug 24 2021 20:22:00	Credit One Bank, c/o Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030
518299657	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 24 2021 20:30:55	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
518299643	+ Email/Text: bankruptcyntices@dcicollect.com	Aug 24 2021 20:22:00	Dish Network, c/o Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
518299645	Email/Text: bnc-bluestem@quantum3group.com	Aug 24 2021 20:22:00	Fingerhut Advantage, PO Box 166, Newark, NJ 07101-0166
518299647	+ Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 20:30:52	GE Money Bank, ATTN: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
518299648	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 24 2021 20:22:00	GE Money Bank, c/o Midland Funding, LLC,

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			8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518299650	Email/Text: bankruptcy@gslsllc.com	Aug 24 2021 20:21:00	Global Lending Services, PO Box 935538, Atlanta, GA 31193-5538
518379060	Email/Text: bankruptcy@gslsllc.com	Aug 24 2021 20:21:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
518376927	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 24 2021 20:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518407996	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 24 2021 20:22:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518299658	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 24 2021 20:22:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518299660	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 24 2021 20:22:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2709
518343018	+ Email/Text: csc.bankruptcy@amwater.com	Aug 24 2021 20:22:00	New Jersey American Water, PO Box 578, Alton, IL 62002-0578
518417726	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 24 2021 20:31:01	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518299671	Email/Text: compliance@contractcallers.com	Aug 24 2021 20:22:00	PSE&G, c/o Contract Callers, Inc., PO Box 2207, Augusta, GA 30903-2207
518299672	+ Email/Text: Harris@ebn.phinsolutions.com	Aug 24 2021 20:22:00	PSE&G, c/o Harris and Harris, 111 West Jackson Blvd., Ste. 400, Chicago, IL 60604-4135
518377684	+ Email/Text: bankruptcy@pseg.com	Aug 24 2021 20:21:00	PSE&G, Attn: Bankruptcy Dept., P.O. Box 490, Cranford, NJ 07016-0490
518299673	Email/Text: bankruptcy@pseg.com	Aug 24 2021 20:21:00	PSE&G, Credit & Collection Center, PO Box 490, Cranford, NJ 07016-0490
518305870	Email/Text: bnc-quantum@quantum3group.com	Aug 24 2021 20:22:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518299682	Email/PDF: ais.sprint.ebn@americaninfosource.com	Aug 24 2021 20:30:45	Sprint, 6391 Sprint Parkway, Overland Park, KS 66251
518299681	Email/PDF: ais.sprint.ebn@americaninfosource.com	Aug 24 2021 20:30:54	Sprint, c/o Afni, Inc., PO Box 3517, Bloomington, IL 61702-3517
518302325	+ Email/PDF: gecsed@recoverycorp.com	Aug 24 2021 20:30:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518299684	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Aug 24 2021 20:21:00	Synchrony Bank/Amazon, c/o Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070-6705
518299685	Email/Text: mediamanagers@clientservices.com	Aug 24 2021 20:21:00	Synchrony Bank/Walmart Credit Card, c/o Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047
518299686	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Aug 24 2021 20:30:59	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
518299688	+ Email/Text: bknotice@ercbpo.com	Aug 24 2021 20:22:00	T-Mobile, c/o Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
518299687	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 24 2021 20:22:00	T-Mobile, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518299692	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Aug 24 2021 20:21:00	Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 38

District/off: 0312-3

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518299626	##+	B & D Auto Sales, Inc., 842 Route 130 North, Burlington, NJ 08016-1250
518299627	##+	Burlington Anesthesia Associates, 120 Madison Avenue, Suite E, Mount Holly, NJ 08060-2031
518299631	##+	Carol Cohen, c/o HF Holdings, Inc., 5929 Anno Avenue, Orlando, FL 32809-4164

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Eric Clayman	on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com, connor@jenkinsclayman.com
Eric Clayman	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com connor@jenkinsclayman.com
Gavin Stewart	on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com
Keri P. Ebeck	on behalf of Creditor United Auto Credit Corporation KEBECK@BERNSTEINLAW.COM jbluemle@bernsteinlaw.com
Lori C. Greenberg	on behalf of Creditor Connection Property Management LLC lorijdcpa@gmail.com, mtmaddenjd@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com
Rhondi L. Schwartz	on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com
Rhondi L. Schwartz	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com
Stephanie F. Ritigstein	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com kevin@jenkinsclayman.com
Stephanie F. Ritigstein	on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com, kevin@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Aug 24, 2021

Form ID: pdf901

Total Noticed: 91

TOTAL: 13